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## Insurance and Real Estate Committee Public Hearing

Thursday, March 7, 2013

### Connecticut Association of Health Plans

#### Testimony Regarding

#### **S.B. No. 1029 AAC HEALTH INSURANCE COVERAGE FOR AUTISM SPECTRUM DISORDERS**

#### **H.B. No. 6546 AAC OUT-OF-POCKET EXPENSES FOR PHYSICAL THERAPY SERVICES**

The Connecticut Association of Health Plans opposes SB 1029 which ties the autism insurance mandate to the "fourth" as opposed to the "most recent" American Psychiatric Association's *Diagnostic and Statistical Manual of Mental Disorders*.

According to Autism Watch at [www.autism-watch.org/general/dsm.shtml](http://www.autism-watch.org/general/dsm.shtml) "The American Psychiatric Association's *Diagnostic and Statistical Manual of Mental Disorders* is the main diagnostic reference used by mental health professionals and insurance providers in the United States. The fourth edition, which was published in 1994, is commonly referred to as the "DSM-IV." The diagnosis of autism requires that at least six developmental and behavioral characteristics are apparent, that problems are evident before age three, and that there is no evidence for certain other conditions that are similar."

Requiring in statute that an insurance mandate be tied to professional criteria developed in 1994 is ill advised and imprudent. Criteria are updated in order to reflect the latest clinical research and treatment modalities and the legislature should not seek to override the protocols established by professional societies who have the knowledge and expertise to provide guidance on these matters.

With respect to HB 6546, health plan co-pays are subject to review by the Department of Insurance in accordance with the Affordable Care Act. With affordability of health care coverage paramount in the minds of employers, individuals, and frankly the state's Exchange, mandates that prohibit flexibility in benefit design are detrimental to the implementation of health care reform. We urge your opposition.

Many thanks for your consideration.